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**Amendments to the Claims**

1. (Original) A method for identifying the owner of a portable device, comprising the steps of:
  - computing a dynamic identification code at the portable device;
  - encoding the identification code into an acoustic signature at the portable device;
  - causing the portable device to transmit the acoustic signature over a voice line to a service provider;
  - decoding the acoustic signature into the identification code at the service provider;
  - transmitting the identification code from the service provider to a certification service;
  - generating indicia of the identification code at the certification service;
  - comparing the indicia of the identification code to a plurality of possible owners;
  - producing a true owner from the comparison; and
  - causing the certification service to transmit to the service provider a digital certificate corresponding to a digital signature of the true owner.
2. (Original) The method of claim 1 further comprising the step of digitally storing the acoustic signature at the service provider.
3. (Original) The method of claim 1 further comprising the steps of:
  - entering a personal identification number into the portable device; and
  - comparing the entered personal identification number to a stored personal identification number.
4. (Original) The method of claim 1 further comprising the step of entering transaction data for a transaction into the portable device, wherein:
  - the encoding step further comprises encoding the transaction data into the acoustic signature, wherein the acoustic signature comprises the identification code and the transaction data;
  - the decoding step further comprises decoding the acoustic signature into the transaction data;

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the transmitting step further comprises transmitting the transaction data to the certification service; and

upon identification of the true owner from the producing step, transmitting, by the certification service, a digital document comprising the digital certificate and the transaction data.

5. (Original) The method of claim 4 further comprising the steps of:
- entering a credit card selection into the portable device;
  - retrieving credit card information associated with the credit card selection at the certification service upon identification of the true owner;
  - obtaining authorization for the transaction from a credit card company associated with the credit card selection; and wherein:
    - the encoding step further comprises encoding the credit card selection into the acoustic signature, wherein the acoustic signature comprises the identification code, the transaction data, and the credit card selection;
    - the decoding step further comprises decoding the acoustic signature into the credit card selection;
    - the transmitting step further comprises transmitting the credit card selection to the certification service; and
    - the step of transmitting a digital document comprises transmitting credit card information.

6. (Original) A method for identifying the owner of a portable device, comprising the steps of:
- computing a dynamic identification code at the portable device;
  - encoding the identification code into an acoustic signature at the portable device;
  - calling a public server configured to interpret speech and to browse the internet based on verbal commands;
  - causing the public server to access a web-site associated with a service provider;
  - causing the portable device to transmit the acoustic signature over a voice line to the public server;
  - decoding the acoustic signature into the identification code at the public server;

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transmitting the identification code from the public server to a certification service;

generating indicia of the identification code at the certification service;

comparing the indicia of the identification code to a plurality of possible owners;

producing a true owner from the comparison; and

causing the certification service to transmit to the service provider a digital certificate corresponding to a digital signature of the true owner.

7. (Original) The method of claim 6 further comprising the steps of:

entering a personal identification number into the portable device; and

comparing the entered personal identification number to a stored personal identification number.

8. (Original) The method of claim 6 further comprising the step of entering transaction data for a transaction into the portable device, wherein:

the encoding step further comprises encoding the transaction data into the acoustic signature, wherein the acoustic signature comprises the identification code and the transaction data;

the decoding step further comprises decoding the acoustic signature into the transaction data;

the transmitting step further comprises transmitting the transaction data to the certification service; and

upon identification of the true owner from the producing step, transmitting, by the certification service, a digital document comprising the digital certificate and the transaction data to the service provider.

9. (Original) The method of claim 8 further comprising the steps of:

entering a credit card selection into the portable device,

retrieving credit card information associated with the credit card selection at the certification service upon identification of the true owner;

obtaining authorization for the transaction from a credit card company associated with the credit card selection; and wherein:

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the encoding step further comprises encoding the credit card selection into the acoustic signature, wherein the acoustic signature comprises the identification code, the transaction data, and the credit card selection;

the decoding step further comprises decoding the acoustic signature into the credit card selection;

the transmitting step further comprises transmitting the credit card selection to the certification service; and

the step of transmitting a digital document comprises transmitting credit card information.

10. (Withdrawn) A method for identifying the owner of a portable device having a serial number, wherein the portable device is distributed by a system administrator and the method for identifying is arbitrated by an independent arbitrator entity, comprising the steps of:

selecting, by the independent arbitrator, an arbitrator seed number;

selecting, by the system administrator, a system seed number;

computing a portable device identification from the system seed number and the portable device serial number;

computing a card arbitrator number from the arbitrator seed number and the portable device serial number;

applying, by the portable device, a first function to the card arbitrator number, computing a first result;

applying, by the portable device, a second function to the first result and to the card identification, computing a second result;

transmitting the second result over a voice line to a public server;

applying, by the public server, the reverse of the second function to the second result, computing the first result and the personal device identification.

11. (Withdrawn) The method of claim 10 further comprising the steps of:

transmitting the first result from the public server to the independent arbitrator;

computing, by the independent arbitrator, the card arbitrator number from the arbitrator seed number and the portable device serial number;

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applying, by the independent arbitrator, the first function to the card arbitrator number, computing a presumed first result;

comparing, by the independent arbitrator, the true first result and the presumed first result.